



THE DOCTORS BANKSM

a division of Beach Business Bank

WHEN THE PARTNERS at Huntington Reproductive Center decided to purchase their own building, as part of their long-term strategy for this successful and dynamic practice, Roger Good talked with several banks about available loan options. Based on their initial conversations with Robert Franko, President, and Phil Bond, Chief Credit Officer, of The Doctors BankSM, a division of Beach Business Bank, Roger and Dr. John G. Wilcox, Managing Partner, found the lender that could offer precisely the loan that the doctor-partners wanted, on substantially better terms than any other lender was offering, even including their own bank.

"The Doctors BankSM provided us with a 25-year, fixed-rate loan at a very competitive rate," said Good. "And, we were able to close on the loan in a very short time, which was crucial to us. The seller required an escrow of less than 30 days, so we had real money at risk, if the loan did not close in time. Since this was our first commercial purchase, we placed great value on Phil's and Robert's exceptional availability and constant guidance throughout the entire process. I even had Phil's cell phone number, which I used on many occasions.

"Unlike a large bank, which is encumbered by a fixed set of rules, procedures and protocols, Phil was extremely flexible and responsive to our specific needs," said Good. "And, because The Doctors BankSM specializes in the healthcare industry, they understood our business better and were able to support and promote our business needs better than most any other lender. I believe in building relationships between businesses and because of our outstanding experience with Phil and Robert, we have recommended the bank to other businesses looking for a referral and we look forward to a strong and lasting relationship with The Doctors BankSM."

“At last, a bank that understands the special needs of doctors.”

ROGER T. GOOD

Chief Executive Officer

Huntington Reproductive Center

Reproductive Endocrinology & Infertility

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